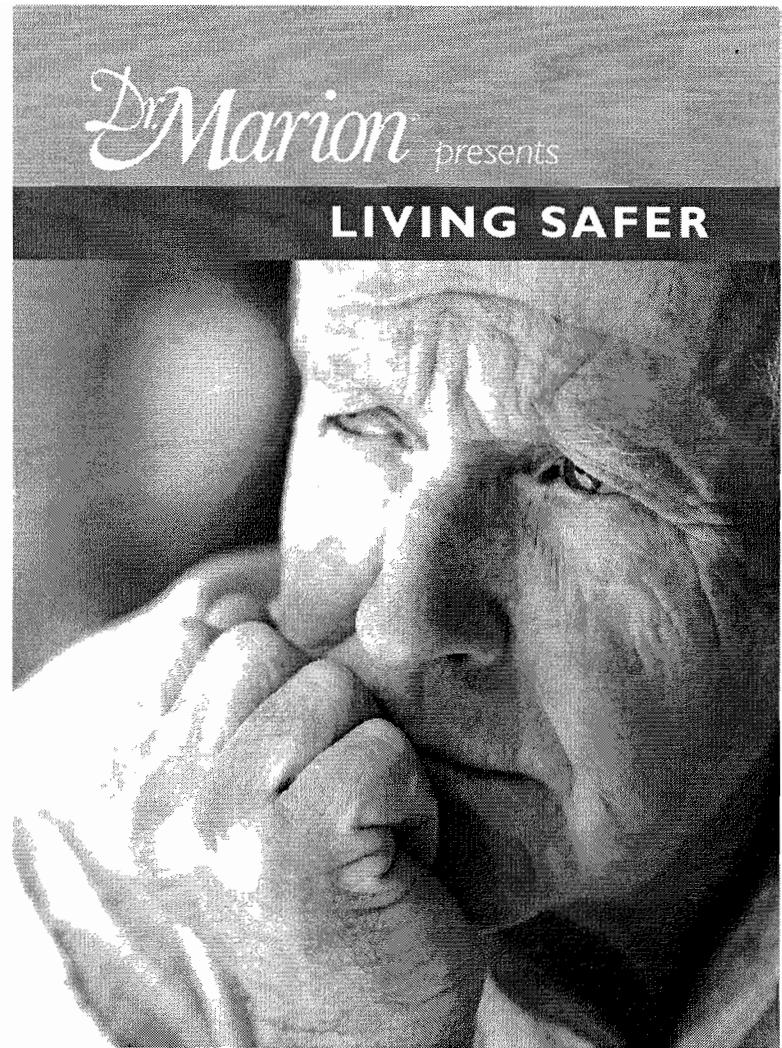


EXHIBIT “E”



Guide to avoiding driving fatigue

driving fatigue

Lifeline
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111 Lawrence Street
Framingham, MA 01702

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Vulnerable victims

Seniors are often dependent upon family and caregivers, making them susceptible to being taken advantage of by these very same people.

Seniors tend to be trusting and charitable to strangers and thus more likely to accept a solicitation for money. They are also more likely to live by themselves, isolated from family and friends who could advise them.

Criminals are aware of the possible effects of age on memory, and they realize that seniors are often poor witnesses. Being victimized can also make seniors embarrassed and reluctant to come forward.

Seniors sometimes don't recognize that a crime has been committed against them until long after. Even when it is realized, they and their caregivers may not know where to report the crime.



Recognizing elder fraud

Elder fraud is difficult to identify, as there is not just one indicator that fraud victimization has taken or is taking place. Look for a combination of indicators:

- ▶ Loss of property
- ▶ Signs of neglect in the home
- ▶ Title transfers on real property
- ▶ Eviction notices or canceled utilities
- ▶ A new best friend or love interest
- ▶ A caregiver who has too much control, often not letting family members be alone with the senior
- ▶ Questionable activity, explanations or confusion regarding the senior's finances
- ▶ Unusual bank withdrawals or loans
- ▶ Giving gifts or money to strangers
- ▶ Suspicious signatures on checks and documents
- ▶ New legal documents or changes in existing ones
- ▶ Notable changes in the senior's spending habits, as reflected on bank records and credit card statements
- ▶ Additional services that may not be necessary
- ▶ Unauthorized use of money or property
- ▶ Altered power of attorney
- ▶ Changes to will and trust documents



Types of elder fraud scams committed by strangers

- Advance-fee scams
- Identity theft
- Homeowner scams
- Cash fraud
- Robocall scams



Advance-fee scams

Telemarketing fraud

This often involves having to act immediately and pay (via credit card) for postage and handling prior to receiving a “free” gift or prize.

Mail/lottery fraud

This usually involves notification of winning a “lottery” from a foreign country or through the “U.S. Postal Service” and being required to pay a fee in advance to enter.

Internet fraud

This generally involves being asked to pay for an item using an untraceable wire service and then never receiving it.

Inheritance fraud

This typically involves notification of receiving an inheritance and needing to prepay a fee to a “lawyer” or executor.



Identity theft

Bank and credit card theft

A criminal asks for a senior’s Social Security number and bank and credit card information in order to access accounts and use credit cards fraudulently.

Health insurance fraud

A criminal asks for a senior’s Social Security number and health insurance information in order to send fraudulent medical bills or provide medical products that aren’t required.



Homeowner scams

Foreclosure rescue

A homeowner is told that in order to avoid foreclosure on his or her home, the deed must be transferred into someone else’s name. A criminal gains ownership of the home, and the now-former homeowner must make mortgage payments to that person.

Repair service scam

A homeowner is told that his or her home needs something expensive, like a new roof. Once the unnecessary repair is completed, the soliciting contractor points out several other aspects of the house that are “dangerous.” The homeowner gets overcharged, and the house is often left in actual disrepair.

Cash fraud

Charity fund

A criminal will ask for an immediate cash contribution to a fictitious charity.



Sweetheart scams

A criminal befriends and earns the trust of a senior in order to gain access to his or her estate and finances.

Grandparent scams

A criminal posing as a grandchild calls a senior and expresses an urgent need for money, which is to be sent through an untraceable wire service.



Robocall scams

A criminal poses as a representative of a trusted company and offers a senior free equipment.

Robocall scams have been perpetrated against many companies with recognized brands, including providers of medical alert systems. In one example, an automated message says, "Someone has ordered a free medical alert system for you, and this call is to confirm shipping instructions." The senior is then instructed to press a button to speak to a customer service representative, who asks for credit card and other personal information.

Automated dialing systems can place tens of thousands of calls a day. In the robocall scam that has affected the medical alert industry, the calls appeared to target the elderly and disabled.

How consumers can avoid being the victim of a robocall scam

- **Just hang up the phone.**

Don't press any buttons. Don't even speak!

- **If you answer the phone and a live person is on the line, ask for the company's physical address.**

A legitimate company will not refuse to give this information to a potential customer. If the representative refuses, it is most likely a scam.

- **If you are interested in what the company is offering, ask for the information to be sent in writing.**

- **DO NOT pay for anything you receive but did not order, even if legal action is threatened.**

According to the Federal Trade Commission, you have a legal right to keep it as a "free gift."

- **Never give your Social Security number or bank and credit card information to anyone over the phone.**



For more great info from Dr. Marion visit www.LivingSafer.TV.

Protecting yourself and your loved ones against fraud

- ▶ Remember that it is your right to say "NO!"
- ▶ Never sign a blank form, document, or check.
- ▶ Use Caller ID and be suspicious of unknown callers.
- ▶ If it sounds too good to be true, then it probably is!
- ▶ Never give out personal information over the phone or to a stranger in person.
- ▶ Never give out your Social Security or Medicare numbers in exchange for free products or services.
- ▶ Always ask for a name, call-back number, and web address, or have information sent by mail when it concerns a charity, investment, free gift, or solicitation for a purchase. Report any unwanted solicitation calls and persistent callers to the Federal Trade Commission at www.ftc.gov.
- ▶ Always check your bank accounts, credit card statements, and bills for suspicious activity. Inform your bank manager about suspected fraudulent activity on your bank accounts, your individual credit card companies about suspicious charges on your credit cards, and any billing company involved, such as your phone company.
- ▶ Never use an untraceable wire service to give anyone money. Using credit cards, checks, and wire transfers through your bank makes it easier to trace transactions.

- ▶ Always check invoices and receipts, including medical bills and phone bills, to make sure that you are not being charged for services you didn't receive or request.
- ▶ Use a secure mailbox at your home.
- ▶ Open your door only if you recognize the person.
- ▶ Always get a second estimate on home repairs and never pay cash in advance. Request a receipt on company letterhead once the service has been completed.
- ▶ Never give out your ATM PIN and never keep your PIN number with your ATM card.
- ▶ Keep valuables that are in your home and your car out of sight.

Additional ways to protect yourself and your loved one

Register your number with the free National Do Not Call Registry

Call 1-888-382-1222 or visit
www.donotcall.gov.

Reduce unsolicited mail and email

Visit the Federal Trade Commission
at www.consumer.ftc.gov/ and click on
"Privacy & Identity."

Request a credit report annually

To request free copies of your credit report from each of the major consumer reporting agencies, visit www.annualcreditreport.com or call 1-877-322-8228.



Report a crime to

- ▶ Your local police or sheriff's department
- ▶ Your state attorney general
- ▶ Consumer reporting agencies
- ▶ The fraud department at each financial institution where an account has been compromised

Additional resources

National Committee for the Prevention of Elder Abuse:
www.preventelderabuse.org

AARP: www.aarp.org

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Dr. Marion
Elder Care Made Easier

Have confidence knowing you have fast access to help

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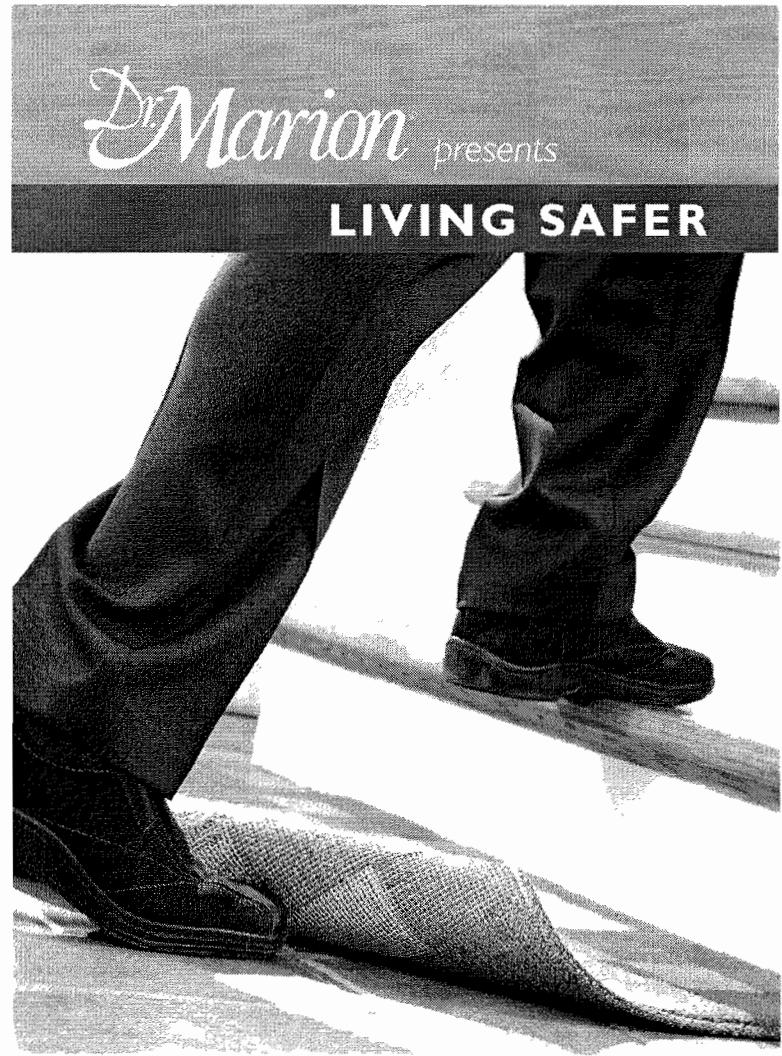


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Dr Marion presents

LIVING SAFER

Guide to improving
home safety

PHILIPS
Lifeline

111 Lawrence Street
Framingham, MA 01702

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Living safer

The following pages contain a list of changes that can be made in and around the home to improve your loved one's safety and quality of life.



Many seniors are victims of accidents in their own homes due to hazards that are easy to overlook but just as easy to fix. Taking simple, common-sense steps to correct these problems can prevent injury and make life easier.

Make sure that you have your loved one's permission and cooperation before evaluating his or her home. Explain the reasoning behind the changes you are making, and answer any questions your loved one may have.



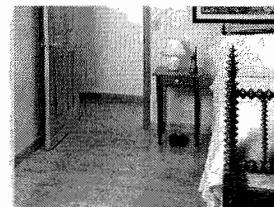
The kitchen

- The controls on the oven should be clearly marked and located on either the front or side, enabling seniors to operate it without having to reach over the burners.
- Loose sleeves should be avoided when cooking, as they can easily catch fire.
- Keep a fire extinguisher handy, and make sure that your loved one knows how to use it properly.
- Make sure that the gas range has an automatic shut-off feature in case the pilot goes out. (Someone from the gas company can check this for you.)
- Make sure that pot holders and oven mitts are easily accessible but located away from heat sources.
- Make sure that there are no towels or curtains hanging near the stove.



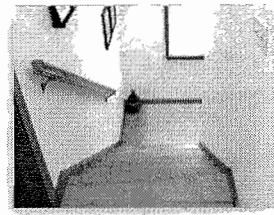
The bedroom

- Keep a lamp and telephone on the night stand.
- Use night lights to illuminate the path between the bedroom and bathroom.
- Strongly discourage your loved one from smoking in bed.



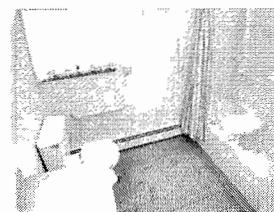
Stairways and hallways

- Keep stairways and hallways free of clutter.
- Make sure that stairways have handrails or banisters.



The bathroom

- Install a night light or replace the current light switch with a glow switch.
- Ensure that the bathroom door opens outward.
- Replace glass shower doors with unbreakable plastic ones or a shower curtain.
- Remove or replace any bathroom accessories that are breakable (cup, soap holder, drinking glass).
- Install safety rails at the appropriate height.
- Affix non-slip strips to the bathtub floor.
- Affix non-skid bath mats to the bathroom floor.
- Label all water faucets "hot" or "cold."
- Set the water heater thermostat at 120°F or lower to prevent scalding.



Outside areas and garage

- Doorways, porches, steps, and walkways should be well lit.
- Railings or banisters should be present on balconies, porches, and outside steps.
- Walkways and steps should be in good condition, and any cracks or uneven pavement should be repaired.
- Flammable liquids in the garage should be properly labeled and stored far away from heat sources.

General tips and info

- Fix or discard any broken windows, appliances, flooring, door locks, etc.
- Replace any electrical cords showing signs of wear and tear.
- Never run cords across walkways or high-traffic areas, and move them out from under furniture and rugs to avoid fire hazards.
- Make sure that smoke detectors are located throughout the home, and check the batteries twice a year to know that the devices are working properly.
- Install radon and carbon monoxide detectors.
- Remove all clutter throughout the house—if something does not serve a purpose, get rid of it.

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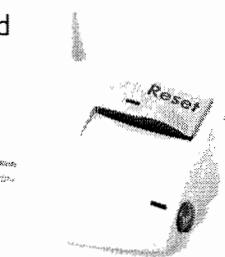
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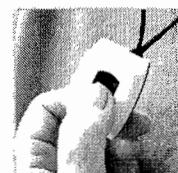
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How the Lifeline Service works

1. Summon help

With our AutoAlert option, you can get help in two ways: push your AutoAlert Button at any time, or if you are unable to push your button, AutoAlert will automatically call for help if it detects a fall.

With the Standard Lifeline Service, simply push your Help Button at any time to connect to our 24/7 Response Center.



2. Hear a reassuring voice

A Lifeline Response Associate will quickly access your profile and assess the situation.



3. Know help is on the way

Our Associate will contact a neighbor, loved one, or emergency services based on your preference and will follow up to confirm that help has arrived.



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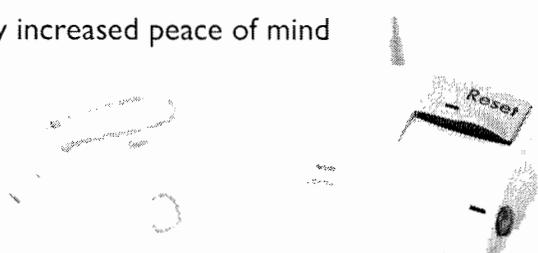
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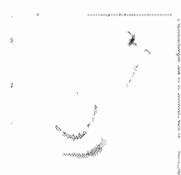
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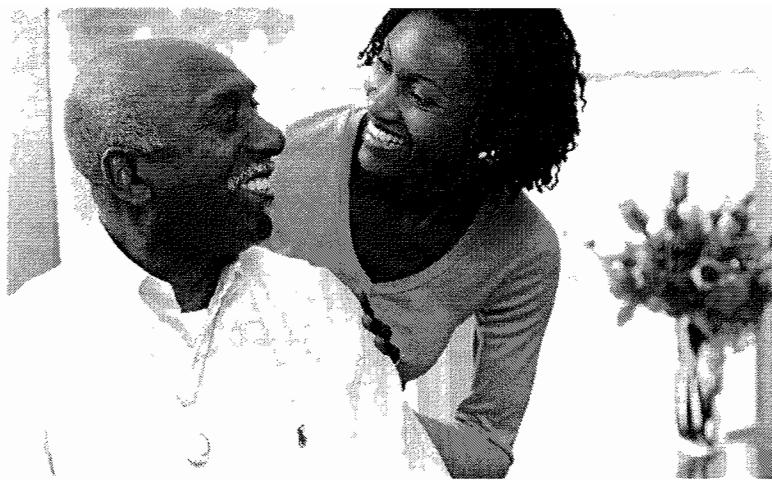
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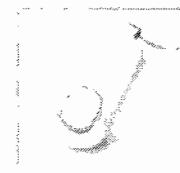
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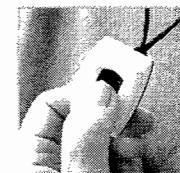
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